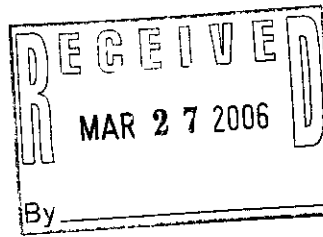


ELKVILLE STATE BANK

ESTABLISHED 1906



POST OFFICE BOX 187
ELKVILLE, ILLINOIS 62932
618/568-1541

MEMBER FDIC

ROBERT E. FELDMAN EXEC. SEC.
F.D.I.C.
550 17TH STREET N.W.
WASHINGTON, D.C. 20429

MR. FELDMAN:

WE ARE A SMALL COMMUNITY BANK IN OUR 100TH YEAR.

WE DO NOT FEEL IT IS TO THE BETTERMENT OF BANKING TO LET WAL-MART IN.

LOOK UP AND DOWN THE MAIN STREETS AND SEE WHAT THEY HAVE DONE TO THE SMALL BUSINESS MAN.

WE DO NOT FEEL IT IS GOOD FOR OUR COUNTRY TO BE EVERYTHING WAL-MART.

SINCERELY,

A handwritten signature in cursive script, appearing to read "R.H. Havens".

R.H. HAVENS, PRESIDENT